

<b>Information to identify the case:</b>			
Debtor 1	<b>Vincent A. Tortorello</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Northern District of Illinois</b>		
Case number:	<b>19-30367</b>		
	Social Security number or ITIN	<b>xxx-xx-0580</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 10/25/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Vincent A. Tortorello	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2717 Elizabeth Ave. Zion, IL 60099	
<b>4. Debtor's attorney</b> Name and address	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: <a href="mailto:davidsiegelbk@gmail.com">davidsiegelbk@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 10/28/19

**For more information, see page 2**

Debtor **Vincent A. Tortorello**

Case number **19-30367**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<p><b>November 25, 2019 at 12:00 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Debtors must bring a picture ID and proof of their Social Security Number.</b></p> <p><b>Location:</b>  <b>301 Greenleaf Avenue, Courtroom B, Park City, IL 60085</b></p>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>Filing deadline: 1/24/20</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Filing deadline: 1/3/20</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b> <b>Filing deadline: 4/22/20</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b>                  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors                  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
<b>9. Filing of plan</b>	<p>The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>12/20/19 at 11:00 AM</b>, Location: <b>301 Greenleaf Avenue, Courtroom B, Park City, IL 60085</b></p> <p><b>The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4000.00</b></p> <p>Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.</p>
<b>10. Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<b>11. Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<b>12. Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<b>13. Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Vincent A. Tortorello  
DebtorCase No. 19-30367-ABG  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: rruizl  
Form ID: 309IPage 1 of 2  
Total Noticed: 44

Date Rcvd: Oct 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2019.

db +Vincent A. Tortorello, 2717 Elizabeth Ave., Zion, IL 60099-2718  
tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
28325369 +Aberon Fund, 1338 Foothill Drive, #129, Salt Lake City, UT 84108-2321  
28325370 Applied Bank, Bankruptcy Department, PO Box 2449, Gig Harbor, WA 98335-4449  
28325374 +Citi Student Loan, PO Box 95, Sioux Falls, SD 57101-0095  
28325375 +City of Zion Police Dept., 2101 Salem Blvd., Zion, IL 60099-2298  
28325380 +Dimon Homes, LLC, 1325 Linden Avenue, Waukegan, IL 60085-1860  
28325384 +Golden Valley Loan, 635 E Highway 20 E, Upper Lake, CA 95485-8793  
28325385 +Heights Finance, Bankruptcy Department, 169 Thunderbird Lane, East Peoria, IL 61611-1486  
28325388 Lake County Clerk, 18 N. County St. #101, Waukegan, IL 60085-4364  
28325391 +Lake County Treasurer, Attn:P Bankruptcy Clerk, 2293 North Main Street,  
Crown Point, IN 46307-1854  
28325395 +New Zion Currency Exchange II, 2384 Sheridan Rd, Zion, IL 60099-2409  
28325396 +North Shore Gas, Bankruptcy Department, 200 E. Randolph Street, Chicago, IL 60601-6433  
28325402 Resurgent Capital Services, Bankruptcy Department, PO Box 10368,  
Greenville, SC 29603-0368  
28325403 +Round Lake Beach Police Dept., 1947 N. Municipal Way, Round Lake Beach, IL 60073-4915  
28325405 +Stratford Career Institute, 1010 Vermont Avenue NW,, Suite 805, Washington, DC 20005-4957  
28325407 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
(address filed with court: US Department of Education, PO Box 7202, Utica, NY 13504-7202)  
28325408 +Village of Skokie, 5127 Oakton Street, Skokie, IL 60077-3600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: davidsiegelbk@gmail.com Oct 29 2019 02:13:56 David M Siegel,  
David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090  
ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Oct 29 2019 02:15:41 Patrick S Layng,  
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
Chicago, IL 60604-2027  
28325371 EDI: APPLIEDBANK.COM Oct 29 2019 05:53:00 Applied Bank, 4700 Exchange Court,  
Boca Raton, FL 33431-0966  
28325372 EDI: CAPITALONE.COM Oct 29 2019 05:53:00 Cap One, 15000 Capital One Dr,  
Richmond, VA 23238  
28325373 +EDI: CAPITALONE.COM Oct 29 2019 05:53:00 Cap One, 10700 Capital One Way,  
Richmond, VA 23060-9243  
28325376 +E-mail/Text: bankruptcy@cjdm.legal Oct 29 2019 02:17:28 Cohen Jutla Dovitz Makowka LLC,  
10729 W 159th St, Orland Park, IL 60467-4531  
28325377 +E-mail/Text: Collections@myconsumers.org Oct 29 2019 02:15:18 Consumers Coop Cred Un,  
2750 Washington St, Waukegan, IL 60085-4900  
28325378 +EDI: CCS.COM Oct 29 2019 05:53:00 Credit Collection Serv, 725 Canton St,  
Norwood, MA 02062-2679  
28325379 +EDI: CRFRSTNA.COM Oct 29 2019 05:53:00 Credit First Nat'l Assoc., PO Box 818011,  
Cleveland, OH 44181-8011  
28325381 EDI: ECMC.COM Oct 29 2019 05:53:00 ECMC, PO Box 16408, Saint Paul, MN 55116-0408  
28325383 +EDI: AMINFOFP.COM Oct 29 2019 05:53:00 First Premier Bank, 3820 N. Louise Ave.,  
Sioux Falls, SD 57107-0145  
28325382 +EDI: AMINFOFP.COM Oct 29 2019 05:53:00 First Premier Bank, Bankruptcy Department,  
PO Box 5523, Sioux Falls, SD 57117-5523  
28325386 EDI: JEFFERSONCAP.COM Oct 29 2019 05:53:00 Jeffersncp (Jefferson Capital Syste,  
Bankruptcy Department, 16 McLeland Rd., Saint Cloud, MN 56303  
28325389 +E-mail/Text: treasurer@lakecountyil.gov Oct 29 2019 02:14:01 Lake County Collector,  
18 N. County St., Suite 102, Waukegan, IL 60085-4364  
28325390 +E-mail/Text: treasurer@lakecountyil.gov Oct 29 2019 02:14:01 Lake County Treasurer,  
18 N. County St., 1st Floor, Room 102, Waukegan, IL 60085-4361  
28325392 +E-mail/Text: mprice@magessandprice.com Oct 29 2019 02:17:14 Mage & Price,  
1110 W Lake Cooke Rd, Buffalo Grove, IL 60089-1944  
28325393 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Oct 29 2019 02:20:06 Merrick Bank,  
10705 S. Jordan Gtwy Ste. 200, South Jordan, UT 84095-3977  
28325394 +EDI: MID8.COM Oct 29 2019 05:53:00 Midland Funding, 2365 Northside Dr Ste 30,  
San Diego, CA 92108-2709  
28325397 +E-mail/Text: ucmail@northshorewrd.org Oct 29 2019 02:15:19 North Shore Sanitary District,  
PO Box 750, WM. Koepsel Dr., Gurnee, IL 60031-0750  
28325399 EDI: PRA.COM Oct 29 2019 05:53:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk, VA 23541  
28325398 +EDI: PRA.COM Oct 29 2019 05:53:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
28325400 +E-mail/Text: ecfbankruptcy@progleasing.com Oct 29 2019 02:16:12 Progressive,  
11629 S 700 E, Suite 250, Draper, UT 84020-8399  
28325401 EDI: Q3G.COM Oct 29 2019 05:53:00 Quantum3 Group, P.O. Box 788, Kirkland, WA 98083-0788  
28325404 +EDI: DRIV.COM Oct 29 2019 05:53:00 Santander Consumer Usa, Po Box 961245,  
Ft Worth, TX 76161-0244  
28329236 +EDI: RMSC.COM Oct 29 2019 05:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
28325406 EDI: BANKAMER.COM Oct 29 2019 05:53:00 The Bank of New York Mellon, P.O. Box 31785,  
Tampa, FL 33631-3785

District/off: 0752-1

User: rruiz1  
Form ID: 309I

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Oct 28, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
28325387 Jennips Tortorello

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2019 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 Vincent A. Tortorello davidsiegelbk@gmail.com,  
R41057@notify.bestcase.com;johnellmannlaw@gmail.com  
Glenn B Stearns stearns\_g@lisle13.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3